TATES PATENT AND TRADEMARK OFFICE IN THE UNITE

I hereby certify that the Errespondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on February 7, 2005.

Crystal Ross

Applicant

Paul Bilibin, et al.

Application No.

09/684,014

Filed

October 6, 2000

Title

Apparatus, Systems and Methods For Zone Level Rating

For Each Of Multiple Carriers

Grp./Div.

3623

Examiner

Romain Jeanty

Docket No.

PSTM0023/MRK

TRANSMITTAL LETTER

Mail Stop AF Commissioner For Patents P.O. Box 1450 Alexandria, VA 22313-1450 140 S. Lake Ave., Suite 312 Pasadena, CA 91101 February 7, 2005

Commissioner:

Attached are the following:

- Amendment and Response to Final Office Action dated December 7, 2004; 1.
- Information Disclosure Statement, PTO Form 1449 and 6 cited references and 2. documents;
- Check No. 1849 in the amount of \$180.00 to cover the Information Disclosure 3. Statement submission fee; and
- 4. Return Postcard.

The Commissioner is hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required during the pendency of this application to Deposit Account No. 501574. Please show our docket number with any charge or credit to our Deposit Account. A copy of this letter is enclosed.

Respectfully submitted,

KHORSANDI PATENT LAW GROUP, ALC

Marilyn R. Khorsandi

Reg. No. 45,744

Customer No. 29524

626/796-2856

MRK/cmr **Enclosures**